

Analysis of the Loan Portfolio - LIV3

Portfolio Analysis of Loan Portfolio to be prepared in accordance with Condition 5(f) and published on the website of the Guarantor within 30 days of each Quarter Date.

Terms used but not defined in this analysis shall be as defined in the terms and conditions as set out in the Prospectus dated 12 July 2022 relating to the £1 billion Euro Medium Term Note Programme of LendInvest Secured Income II plc.

As at 31st December 2025 the Portfolio comprised:

1.	Total aggregate Value of Eligible Loans:	£21.5m												
of which bridging loans:	£12.5m												
of which regulated loans:	£0												
of which buy-to-let loans:	£0												
of which intercompany loan	£9.0m												
2.	Total number of Eligible Loans:	33												
of which bridging loans:	31												
of which regulated loans:	0												
of which buy-to-let loans:	0												
of which intercompany loans	2												
3.	Intercompany loan to Lendinvest Bridge Limited:	£4.5m												
Number and Aggregate Value of which eligible bridging loans:	10 & £4.50m												
of which cash ² :	£0m												
4.	Intercompany loan to Lendinvest Loans Limited:	£0												
Number and Aggregate Value of which eligible regulated loans:	0 & £0m												
of which cash ² :	£0												
5.	Intercompany loan to Lendinvest BTL Limited:	£4.5m												
Number and Aggregate Value of which BTL loans:	0 & £0m												
of which cash ² :	£4.5m												
6.	Number and aggregate Value of Eligible Loans secured by first-ranking legal charge (incl Intercompany loans):	33 & £21.5m												
7.	Number and aggregate Value of Eligible Loans secured by second-ranking legal charge (incl Intercompany loans):	0 & £0m												
8.	Percentage of Portfolio secured by first-ranking legal charge:	100%												
9.	Percentage of Portfolio secured by second-ranking legal charge:	0%												
10.	Individual LTV Ratio at origination of non buy-to-let Eligible Loans and confirmation as whether each loan is secured by a first-ranking or second-ranking legal charge:	<table style="margin-left: 20px;"> <tbody> <tr> <td>1.</td> <td>53%</td> <td>1st charge</td> </tr> <tr> <td>2.</td> <td>68%</td> <td>1st charge</td> </tr> <tr> <td>3.</td> <td>72%</td> <td>1st charge</td> </tr> <tr> <td>4.</td> <td>74%</td> <td>1st charge</td> </tr> </tbody> </table>	1.	53%	1 st charge	2.	68%	1 st charge	3.	72%	1 st charge	4.	74%	1 st charge
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		26. 75% 1 st charge
		27. 85% 1 st charge
		28. 85% 1 st charge
		29. 85% 1 st charge
		30. 85% 1 st charge
		31. 85% 1 st charge
		32. Intercompany
		32. Intercompany
11.	Indexed LTV Ratio of buy-to-let Eligible Loans	N/A
12. a	Weighted Average LTV Ratio of the Portfolio (incl Intercompany loans):	72.14%
12. b.	Weighted Average LTV Ratio of bridging loans funded by the intercompany loan to Lendinvest Bridge Limited:	68.76%
12. c.	Weighted Average LTV Ratio of regulated loans funded by the intercompany loan to Lendinvest Loans Limited:	N/A
13.	Number and Value of Eligible Loans in material Arrears ¹	0 & £0m
14.	Interest Coverage Ratio	140.94%
15.	Location of property (given as a percentage of the Portfolio):	
	...property in England	98.74%
of which, property in Greater London	23.55%
	...property in Wales	0.00%
	...property in Scotland	1.26%

¹ Where any amount of interest is equivalent to three months past due, a loan will be considered to be in "material" arrears.

² Used as origination funds.